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PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Elliott et al.  
Serial No.: 09/976,607  
Filing Date: October 12, 2001  
Confirmation No.: NA

Examiner: TBD  
Art Unit: 3624  
Our File No.: 33836.00.0013  
Docket No.: 33836000013

Title: **METHOD TO IMPROVE DEBT COLLECTION PRACTICES**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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*Karenina Oliver*  
Karenina Oliver

**INFORMATION DISCLOSURE STATEMENT**  
**IN ACCORDANCE WITH 37 CFR §§ 1.97(C) AND 1.98**

Pursuant to 37 CFR §§ 1.97(C) and 1.98, Applicants respectfully submit the following statement consisting of:

1. A list of documents;
2. A list of patents;
3. General remarks.

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A copy of the listed document is enclosed herewith along with Form PTO/SB/08A.

1. Documents

Makuch, William; Dodge, Jeffrey; Ecker, Joseph; Granfors, Donna and Hahn, Gerald, Managing Consumer Credit Delinquency in the US Economy: A Multi-Billion Dollar Management Science Application, The Institute of Management Sciences, Interfaces 22: 1 Jan-Feb 1992

Piumelli, Frederick and Schmidt, David, Power Collecting, Automation for Effective Asset Management, John Wiley & Sons, Inc., 1998, pp. 138-241

Meyer, Paul, Introductory Probability and Statistical Applications, Washington

State University, Addison-Wesley Publishing Company, 1965, pp. 12-13, 20-21, 106-107

Zaretsky, Barry L., Setoff Strategies for Collecting Troubled Loans, Commercial Lending Review, Fall 1994, pg. 31, Vol. 9, Iss. 4, Boston

Pincetich, Maria and Rubadue, Tom, Creditors Explore New Skip-Tracing Strategies as Delinquencies Reach Record Highs, Credit World, pg. 35, Jan/Feb 1997; 85, 3

2. Patents

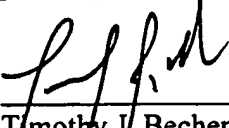
US 2002/0123946 A1	09/05/02	Haworth et al.
US 2002/0198796 A1	12/26/02	White et al.
US 2003/0018563 A1	01/23/03	Kilgour et al.
US 2002/0116245 A1	08/22/02	Hinkle et al.
6,098,052	08/01/00	Kosiba et al.

3. General Remarks

The submission of the above documents are not an admission that the information is prior art, analogous or otherwise material. It is respectfully requested that the above-listed documents be considered and made of record in the present application.

Respectfully submitted,

Date: March 4, 2004

By:   
\_\_\_\_\_  
Timothy J. Bechen  
Registration No. 48,126

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PTO/SB/08A (02-03)

Approved for use through 04/30/2003. OMB 0651-0031

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 2**Complete if Known**

Application Number	09/976,607
Filing Date	October 12, 2001
First Named Inventor	Elliott et al.
Art Unit	3624
Examiner Name	TBD
Attorney Docket Number	33836000013

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
K		US- 2002/0123946 A1	09/05/02	Haworth et al.	
		US- 2002/0198796 A1	12/26/02	White et al.	
		US- 2003/0018563 A1	01/23/03	Kilgour et al.	
		US- 2002/0116245 A1	08/22/02	Hinkle et al.	
		US- 6,098,052	08/01/00	Kosiba et al.	
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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>2</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (If known)				

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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

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Sheet 2 of 2

**OTHER PRIOR ART—NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		ZARETSKY, BARRY L., Setoff Strategies for Collecting Troubled Loans, Commercial Lending Review, Fall 1994, pg. 31, Vol. 9, Iss. 4, Boston	
		PINCETICH, MARIA and RUBADUE, TOM, Creditors Explore New Skip-Tracing Strategies as Delinquencies Reach Record Highs, Credit World, pg. 35, Jan/Feb 1997; 85, 3	
		MAKUCH, WILLIAM; DODGE, JEFFREY; ECKER, JOSEPH; GRANFORS, DONNA; and HAHN, GERALD, Managing Consumer Credit Delinquency in the US Economy: A Multi-Billion Dollar Management Science Application, The Institute of Management Sciences, Interfaces 22: 1 Jan-Feb 1992	
		PIUMELLI, FREDERICK and SCHMIDT, DAVID, Power Collecting, Automation for Effective Asset Management, John Wiley & Sons, Inc., 1998, pp. 138-241	
		MEYER, PAUL, Introductory Probability and Statistical Applications, Washington State University, Addison-Wesley Publishing Company, 1965, pp. 12-13, 20-21, 106-107	

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